

**FARMERS
SAVINGS BANK**

Community Office of Westside State Bank

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September 8, 2005

Federal Deposit Insurance Corporation
San Francisco Regional Office
Johns F Carter, Director
25 Jessie Street at Ecker Square
Suite 2300
San Francisco CA 94105

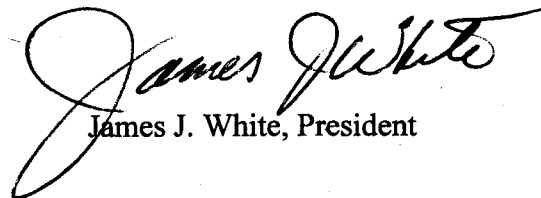
Dear Mr. Carter,

I have been following with great concern the efforts of Wal-Mart to obtain deposit insurance for its Utah based ILC. I strongly urge that their request **NOT** be granted.

The mixing of banking and commerce could cause catastrophic results in the business community of this nation. I would fear Wal-Mart would de-stabilize the synergy that exists between the nation's community banks and the small business owners of this country. If allowed to enter the banking industry, Wal-Mart would add to it's unprecedented concentration of economic power and pose a risk of being able to force it's business agenda on our country.

Please allow this comment letter to be noted as being firmly against the attempts of Wal-Mart to obtain deposit insurance.

Sincerely,


James J. White, President

JJW/jb



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